

HEALTH BENEFITS E-NEWS

*Department of Human Resource Management
Office of Health Benefits*

July 15, 2006

State Health Plans Now Cover Cervical Cancer Vaccine

The Food and Drug Administration last month approved a cervical cancer vaccine for women. As a result, COVA Care and COVA HDHP will cover the Gardasil™ vaccine under the routine wellness benefit for women ages nine to 26, based on physician approval and availability. Kaiser Permanente has not yet finalized its policy. Under the state plans, there is no deductible, copayment or coinsurance for routine wellness services. However, the COVA Care plan pays up to \$500 for routine immunizations, lab and x-rays per plan year. For additional information, members may contact their physician or call Anthem Member Services at 1-800-552-2682.

COVA HDHP Welcome Kits Mailed to Members

Welcome Kits were mailed on July 14 to COVA HDHP (High Deductible Health Plan) enrolled employees, non-Medicare eligible retiree group members and Extended Coverage participants at their home addresses. The kit includes a COVA HDHP Member Handbook, Anthem Prescription Management mail service pharmacy brochure and order form, and an Employee Assistance Program package. The HDHP member handbook is posted online at www.dhrm.virginia.gov/hbenefits/hbhandbooks/HDHPMHB.pdf.

Assisting New Retirees and LTD Participants Who Are Eligible for Medicare

Enrollment in the Advantage 65 and Advantage 65 with Dental/Vision Plans (which include Medicare Part D prescription drug coverage) has presented new challenges. DHRM, through Medco, now communicates Part D enrollment information to Medicare, and Medicare must approve all enrollments. One issue we face is denial of Medicare Part D coverage when new retirees and LTD participants fail to notify Medicare of the change in their employment status. Except in very limited circumstances, active employees who are eligible for Medicare but maintain coverage through the State Health Benefits Program continue to have primary coverage under the state plan. When active employment ends, Medicare becomes the primary payer of health plan claims (with minimal exceptions). However, if Medicare is not made aware of the change in employment status, coordination of benefits does not change appropriately and coverage under Medicare Part D is often denied.

We are still identifying the most effective processes to facilitate Medicare Part D enrollment. In the interim, we strongly suggest that employees who are preparing to retire or start LTD contact Social Security and Medicare three months before their retirement or LTD start date to ensure that their employment status is accurately reflected. Updated Retiree Fact Sheets for July 1 should be available on the Web at <http://www.dhrm.virginia.gov/hbenefits/retirees/factsheet.html> within the next week or so. Please use Fact Sheets # 1, 3, 5 and 8A as appropriate for employees who are preparing for these status changes. These fact sheets provide useful information about how the state retiree program coordinates with Medicare and include suggestions for avoiding potential transitional problems as employees move into retirement or LTD. Following are some useful contact numbers:

Social Security Administration: 1-800-772-1213
Medicare: 1-800-MEDICARE
Medicare COB Contractor: 1-800-999-1118

We will keep you informed as we learn more about this process, and thank you for your assistance in educating your terminating employees. Once they have been moved into retiree coverage, please refer them to the appropriate claims administrator or their retirement Benefits Administrator for assistance with any coverage problems.

ValueOptions Offers Members Behavioral Support to Manage Heart Disease

Emotional, psychological and behavioral intervention and support is essential in helping to prevent or manage heart disease. ValueOptions is offering a program that can help members identify and manage behavioral health issues that may impact heart health, such as depression, anxiety and chronic stress. Support is also provided to those who are living with heart disease as well as assistance in promoting and sustaining a healthy lifestyle. For more information, guidance and tools, visit the corporate ValueOptions Web site at http://www.valueoptions.com/spotlight_heart/html/pages/index.htm.